ABSTRAK

Analisis Kesehatan Bank Menggunakan Metode RGEC (*Risk Profile, Good Corporate Governance, Earnings,* dan *Capital*) Periode 2020-2024

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Penelitian ini bertujuan untuk menganalisis tingkat kesehatan PT Bank Raya Indonesia Tbk periode 2020-2024 menggunakan metode RGEC (*Risk Profile, Good Corporate Governance, Earnings*, dan *Capital)*. Penelitian ini mempergunakan metode deskriptif kuantitatif dengan data sekunder yang diperoleh dari laporan tahunan, laporan keuangan, dan laporan *Good Corporate Governance* perusahaan. Penilaian dilakukan melalui indikator Risk Profile (NPL dan LDR), *Good Corporate Governance* (GCG), Earnings (ROA, ROE, NIM, dan BOPO), serta Capital (CAR). Hasil penelitian mengindikasikan, aspek *Risk Profile* berada pada kategori sehat, aspek *Good Corporate Governance* berada pada kategori baik, dan aspek Capital berada pada kategori sangat sehat. Pada aspek *Earnings*, rasio NIM menunjukkan kondisi sangat sehat, sedangkan ROA, ROE, dan BOPO masih belum optimal sehingga memengaruhi tingkat profitabilitas perusahaan. Secara keseluruhan, hasil penilaian komposit RGEC mengindikasikan, tingkat kesehatan PT Bank Raya Indonesia Tbk mengalami fluktuasi, yaitu cukup sehat pada 2020, kurang sehat pada 2021, sehat pada 2022 dan 2023, serta cukup sehat pada 2024. Mengacu perolehan tersebut, dapat disimpulkan bahwa PT Bank Raya Indonesia Tbk memiliki kondisi kesehatan yang secara umum cukup baik, terutama pada aspek pengelolaan risiko, tata kelola, dan permodalan. Namun, perusahaan masih perlu meningkatkan profitabilitas dan efisiensi operasional untuk mendukung kinerja yang lebih optimal.

Kata Kunci: Tingkat Kesehatan Bank, RGEC, Bank Raya Indonesia Tbk.

ABSTRACT

***Bank Health Analysis Using the RGEC Method (Risk Profile, Good Corporate Governance, Earnings, and Capital) for the 2020-2024 Period*.**

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This study aims to analyze the soundness level of PT Bank Raya Indonesia Tbk for the 2020–2024 period using the RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) method. This research employed a quantitative descriptive approach using secondary data obtained from the company's annual reports, financial statements, and Good Corporate Governance (GCG) reports. The assessment was conducted based on the Risk Profile (NPL and LDR), Good Corporate Governance (GCG), Earnings (ROA, ROE, NIM, and BOPO), and Capital (CAR) indicators. The results indicate that the Risk Profile was categorized as healthy, Good Corporate Governance was rated good, and the Capital aspect was classified as very healthy. In the Earnings aspect, the NIM ratio showed a very healthy condition, while ROA, ROE, and BOPO indicated that profitability and operational efficiency still require improvement. Overall, the composite RGEC assessment showed that the bank's soundness fluctuated during the research period, with the ratings of fairly healthy in 2020, less healthy in 2021, healthy in 2022 and 2023, and fairly healthy in 2024. In conclusion, PT Bank Raya Indonesia Tbk demonstrated a generally sound financial condition, particularly in terms of risk management, corporate governance, and capital adequacy. Nevertheless, improving profitability and operational efficiency remains essential to achieve better overall performance.

Keywords: Bank Health Level, RGEC, PT Bank Raya Indonesia Tbk.